

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Danielle Rose Umbehauer  
 Debtor

Case No. 20-12179-pmm  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db Danielle Rose Umbehauer, 3193 Brynwood Dr, Whitehall, PA 18052-4130  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14499212 Fin Recovery, 200 E Park Dr, Mount Laurel, NJ 08054-1297  
 14499214 Lendmark Financial Services, 1735 N Brown Rd Ste 300, Lawrenceville, GA 30043-8228  
 14522911 +RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200  
 14499221 Roundpoint Mortgage Servicing Corporatio, Attn: Bankruptcy, PO Box 19409,  
 Charlotte, NC 28219-9409  
 14499222 +Roundpoint Mtg, 446 Wrenplace Rd, Fort Mill, SC 29715-0200  
 14522599 +TSI, 2 SUN COURT NW, SUITE 215, PEACHTREE CORNERS, GA 30092-2865

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@everettcooklaw.com Jul 29 2020 04:36:26 JOHN EVERETT COOK,  
 The Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall, PA 18052  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2020 04:36:40  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 29 2020 04:36:54 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 29 2020 04:36:49 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14499208 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 29 2020 04:36:33 Citizens Bank,  
 1 Citizens Dr, Riverside, RI 02915-3026  
 14499206 EDI: CAPITALONE.COM Jul 29 2020 08:33:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14499207 EDI: CAPITALONE.COM Jul 29 2020 08:33:00 Capital One Bank USA N, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14499209 E-mail/PDF: creditonebknofications@resurgent.com Jul 29 2020 04:45:47 Credit One Bank,  
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
 14499210 E-mail/PDF: creditonebknofications@resurgent.com Jul 29 2020 04:45:47 Credit One Bank NA,  
 PO Box 98872, Las Vegas, NV 89193-8872  
 14499211 EDI: NAVIENTFKASMDOE.COM Jul 29 2020 08:33:00 Dept of Ed/Navient, PO Box 9635,  
 Wilkes Barre, PA 18773-9635  
 14499213 E-mail/Text: ktramble@lendmarkfinancial.com Jul 29 2020 04:36:29 Lendmark Financial Ser,  
 2118 Usher St NW, Covington, GA 30014-2434  
 14518343 E-mail/Text: ktramble@lendmarkfinancial.com Jul 29 2020 04:36:29  
 Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014  
 14499215 +EDI: NAVIENTFKASMSERV.COM Jul 29 2020 08:33:00 Naviet, Attn: Claims Dept, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14499216 E-mail/Text: bnc@nordstrom.com Jul 29 2020 04:36:35 Nordstrom FSB, ATTN: Bankruptcy,  
 PO Box 6555, Englewood, CO 80155-6555  
 14499217 E-mail/Text: bnc@nordstrom.com Jul 29 2020 04:36:35 Nordstrom/Td Bank USA,  
 13531 E Caley Ave, Englewood, CO 80111-6504  
 14499218 EDI: AGFINANCE.COM Jul 29 2020 08:33:00 Onemain, PO Box 1010,  
 Evansville, IN 47706-1010  
 14499219 EDI: AGFINANCE.COM Jul 29 2020 08:33:00 Onemain Financial, Attn: Bankruptcy,  
 PO Box 3251, Evansville, IN 47731-3251  
 14518632 EDI: PRA.COM Jul 29 2020 08:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541  
 14517426 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 29 2020 04:45:47 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14499220 EDI: PRA.COM Jul 29 2020 08:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502-4952  
 14499223 EDI: WTRRNBBANK.COM Jul 29 2020 08:33:00 Target, c/o Financial & Retail Srvs Mailstop BT,  
 PO Box 9475, Minneapolis, MN 55440-9475  
 14499224 EDI: WTRRNBBANK.COM Jul 29 2020 08:33:00 Td Bank USA/Targetcred, PO Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

JOHN EVERETT COOK on behalf of Debtor Danielle Rose Umbehauer bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
REBECCA ANN SOLARZ on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Danielle Rose Umbehauer</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>20-12179-pmm</b>		
Social Security number or ITIN		<b>xxx-xx-8478</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed in chapter		<b>7</b>	<b>4/30/20</b>
Date case converted to chapter		<b>13</b>	<b>6/24/20</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Danielle Rose Umbehauer	
<b>2. All other names used in the last 8 years</b>	aka Danielle R. Farole, aka Danielle Farole, aka Danielle Umbehauer, aka Danielle Rose Farole, aka Danielle R. Umbehauer	
<b>3. Address</b>	3193 Brynwood Dr Whitehall, PA 18052-4130	
<b>4. Debtor's attorney</b> Name and address	JOHN EVERETT COOK The Law Offices of Everett Cook, P.C. 2309 MacArthur Road Whitehall, PA 18052	Contact phone 610-351-3566 Email: <a href="mailto:bankruptcy@everettcooklaw.com">bankruptcy@everettcooklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/28/20

**For more information, see page 2**

Debtor **Danielle Rose Umbehauer**

Case number **20-12179-pmm**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 25, 2020 at 1:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 10/24/20</b>  <b>Filing deadline: 9/2/20</b> <b>Filing deadline: 10/27/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$150.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/8/20 at 10:00 AM</b> , Location: <b>201 Penn Street, 4th Floor, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	